

Project Charter

Wealth and the Problem of Housing Inequity across Generations in Canada

Between

***Canada Mortgage and Housing Corporation, Generation Squeeze and
Watershed Partners***

A NHS Solutions Labs Pilot Project – Directed Lab Funding Stream

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Section 1. Charter Introduction

1.1 Document Version Control

Version Number	Date of Issue	Author(s)	Brief Description of Change
1.0	August 15, 2019	Andrew Cowan	Draft Charter for Input by Partners
2.0	August 30, 2019	Paul Kershaw	Suggested edits – problem statement
3.0	September 12, 2019	Andrew Cowan	Final draft for review
4.0	October 9, 2019	Paul Kershaw	Suggested edits – minor clarifications in advance of sharing with Watershed & Gen Squeeze partners to flesh out timelines, confirm high level budget, provide input about governance and establish contribution agreement
5.0	October 16, 2019	Andrew Cowan	Examine revisions and share with SME's at CMHC
6.0	November 28, 2019	Paul Kershaw, Eric Swanson, Heather LeJeune & Charlie Urseli	Refine timeline, budget (no change to total), risks
7.0	December 16, 2019	Andrew Cowan	Minor edits regarding timing of deliverables in order to use in the Contribution agreement
8.0	March 1, 2020	Andrew	Add Exec Summary – accept al changes, remove comments –update ToC.

1.2 Executive Summary

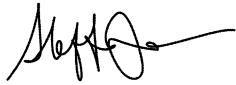
Currently in Canada, there is an inequitable and uneven playing field for younger and older generations in the housing market – one that is hindering current Government of Canada goals to create affordable housing opportunities for all Canadians by 2030. One key source of this intergenerational inequality is tax policy that privileges home ownership, and shelters housing wealth, especially in principal residences, from taxation by comparison with other assets.

CMHC has chosen to undertake a Directed Solutions Lab in Partnership with Generation Squeeze and Watershed Partners Inc. This Directed Solutions lab will examine tax and other public finance policy opportunities to level the intergenerational playing field in housing in order to improve access to affordable housing for younger Canadians, while protecting our aging population

The Project will involve the design and delivery of a Directed Solution Lab (using social innovation lab best practice methodology and associated relevant tools) that will produce a Roadmap for scaling up a solution to the problem. . The project will also include activities and opportunities to disseminate the knowledge products created and lessons learned during the lab.

1.3 Authorization

This project charter formally authorizes the existence of the project, Directed Solutions Labs Pilot Project Wealth and the problem of Housing Inequity across Generations in Canada and provides the project manager with the authority to apply Solution Lab funding and organizational resources to project activities described herein. If there is a change in the project scope, the project charter will be updated and submitted for re-approval.



Steffan, Jones
Executive Sponsor
Vice President Innovation, CMHC

March 23, 2020

Date

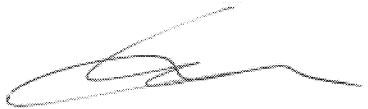


Andrew Cowan
Project Sponsor
Senior Specialist, Solutions Labs - CMHC

March 1, 2020

Date

Eric Swanson
Project Manager
Generation Squeeze



March 1, 2020

Date

Executive Director, Generation Squeeze



Charlie Ursell
Solution Lab –Social Innovation Expert
Head Of Advisory, Partner, Watershed Partners

March 17, 2020

Date

Section 2. Project Overview

2.1 Project Summary

The National Housing Strategy (NHS), Solutions Labs funding provides housing stakeholders with funding to help solve complex and persistent housing problems and foster innovation in the housing sector. Solutions Labs co-develop innovative, bottom-up solutions to specific problems that have not been able to be solved using traditional approaches. The expectation is that lab participants tackle a problem through an innovation lens and use the methods and tools that have emerged from social innovation labs. The solution lab approach includes defining the problem, developing ideas on prototypes, as well as experimenting on and testing solutions to develop a roadmap/blueprint for scaling up the preferred solution. Useful reference materials on tools and methods are on the [NHS website](#) and in the Solutions Lab [Applicants Guide](#).

The Solutions Labs program has a number of funding streams for which it is responsible for delivering as set out in the 2017 Treasury Board submission. The program has implemented the first stream, a competitive open call for proposals, and has completed two rounds. Staff are now beginning to design the second stream called “Directed Solutions Labs”. This stream is to address and fund complex housing problems that are not addressed (gaps) through the competitive open call and that are of a high priority with respect to CMHC’s needs regarding the NHS. CMHC will identify and prioritize problems that could be selected for a Directed Solutions Lab, seek out relevant partners and deliver the Lab in order to develop a solution.

As an initial step in developing the criteria, guidelines and procedures for the Directed Solutions Lab Stream, CMHC has chosen to undertake a pilot project in Partnership with Generation Squeeze. The partnership and the pilot project will examine the complex housing problem of, “Housing, Wealth and Intergenerational Inequity”, that currently exists in Canada and use the Directed Solutions Lab funding stream to identify possible solutions, prototype and test these solutions, in order to develop a roadmap for scaling up a preferred solution that can address the problem. The project will also include activities and opportunities to disseminate the knowledge products created and lessons learned during the lab.

Initial Problem Statement for the Directed Solutions Lab

Historical government approaches to housing policy in Canada, including public finance and tax policy, invited Canadians to treat home ownership as an investment strategy by which to achieve substantial increases to personal wealth that is above and beyond the shelter they were consuming. This policy approach has contributed to rising home prices and a much larger gap with local earnings today. Whereas average home prices in Canada were just four times higher than full-time earnings for typical 25-34 year olds in 1976 – when today’s aging population started as young adults – average home prices are now nearly 10 times higher. Many, who bought into the housing market decades ago, gained considerable wealth from this gap. Others, often their kids and grandchildren, incur large debts from higher home prices; or they are “squeezed” out of home ownership, struggling to pay higher rents amid growing demand for limited rental supply. The outcome is an inequitable and uneven playing field for younger and older generations in the housing market – one that is hindering current Government of Canada goals to create affordable housing opportunities for all Canadians by 2030.

One key source of this intergenerational inequality is tax policy that privileges home ownership, and shelters housing wealth, especially in principal residences, from taxation by comparison with other assets.

This Directed Solutions lab will examine tax and other public finance policy opportunities to level the intergenerational playing field in housing in order to improve access to affordable housing for younger Canadians, while protecting our aging population.

Project Goals, Business Outcomes and Objectives

No.	Goals	Objectives	Business Outcomes
1	<i>Deliver a Directed Lab Pilot project.</i>	<ul style="list-style-type: none">• <i>To learn from the pilot project in order to create a directed labs stream as required in the NHS TB sub 2017</i>	<ul style="list-style-type: none">• <i>Learnings to inform the formal Directed Lab Program Criteria, Guidelines and Procedures</i>
2	<i>To produce a road map/blueprint for scaling up a preferred solution to the complex problem of Wealth and housing inequity across generations in Canada</i>	<ul style="list-style-type: none">• <i>Use the solution lab approach and best practice methods to examine the complex problem of Wealth and housing inequity across generations in Canada</i>	<ul style="list-style-type: none">• <i>A roadmap/blue print to scale up a solution to the complex problem of Wealth and housing inequity across generations in Canada that is consistent with the NHS priorities, goals and expected results.</i>

2.1.1 Project Scope

CMHC will work with Generation Squeeze and Watershed Partners to:

1. Bring together a wide range of stakeholders, including those with lived experience, that can contribute to the lab and address the inequities that exist, to identify conflicting points of interests where needs across generations are at odds and search for common ground where solutions can be identified.
2. Examine the surrounding context and factors beyond public finance policy that impact on the inequities that exist to refine a solution.
3. Seek input from stakeholders to identify policy and other measures that respond directly to the common ground in order to propose a solution that improves housing affordability across generations (for younger adults, while protecting our aging population).
4. Building on the policy recommendations that emerge, we will produce a roadmap to scale up its implementation. The roadmap will be supported by a knowledge mobilization outline that can serve as the basis of follow-up projects to increase awareness, capacity and uptake regarding the proposed solution(s).

2.1.2 Scope Definition

The scope of the pilot project will involve the design and delivery of a Directed Solution Lab (using social innovation lab best practice methodology and associated relevant tools) that will produce a Roadmap for scaling up a solution to the problem. A draft set of criteria to guide the design and delivery of the Directed Lab so that it meets the intended performance measures for the Solutions Lab program and the NHS are proposed. Lab planning, design, tools and methods used, and delivery will need to undertake best efforts to address and apply the draft criteria. They are:

- **Disruptive Potential:** The potential disruptive impact of the Solution if the roadmap is scaled up (The potential impact should be considered significant and that the impact can be estimated, accurate /and generally accepted as realistic);
- **National Scale:** The scalability potential across Canada should be considered significant;
- **Partnerships:** Labs that seek out and secure a wider array of relevant partners (contribute cash, in-kind services) that can contribute to scaling up the results of the lab and ensuring that impacts are achieved. (housing community, key associations, private sector including Builders, developers, Finance and Banks, IT Companies, Municipalities, P's and T's, Foundations);
- **Inclusive, bottom-up input and participation:** participation from a wide spectrum of stakeholders in order to generate input from all sides of the issue and to strengthen solutions success.
- **NHS Focus:** Contribute to NHS Priority Areas, Populations and Outcomes;
- **Timeliness:** Scalable/implemented and realized impacts within (1-3) years; and
- **Sustainable:** does not require continued government funding.

As this is a pilot project, activities to monitor, assess and evaluate the pilot will also be included. Results of this evaluation will be used to develop the final guidelines, procedures and criteria for future Directed Labs

Timeframe

The proposed timeframe for completion is 10 months beginning February 2020, however it can be extended up to 18 months in total, subject to agreement from the partners. The maximum budget available from CMHC is \$250,000 for the project. Partner's contributions (In-Kind and Cash) are on top of this amount. Project partners are encouraged to seek out and secure additional partners and cash or in-kind contributions.

Project Boundaries

Activities in Scope	Activities Out of Scope
Provide project management support to the sponsor (CMHC). Project management and coordination of activities listed in the Charter. As this is a project with many partners and different roles, there is a need to identify one partner group that can play the role of managing the project work plan and the activities, milestones, deliverables and timelines listed in the charter. This includes working with CMHC as the funder, to coordinate partners activities, etc.	
Lab Activities	
1. Definition and Planning: will focus on documenting what precisely the Lab wants to accomplish, how we want to do work together as a Solutions Lab team, which tools and methods we will use (social innovation practices), and how to schedule activities. The process is comprised of a series of sponsor meetings. A detailed work plan, using the Project Charter as a reference will be created as part of this phase.	
2. Discovery: is a research-driven process to better understand and map the current cultural, political and social landscape surrounding the housing crisis, especially as it shapes intergenerational wealth inequality. Insights gathered will help to narrow the	

focus for the Co-development phase and provide inputs for participants to consider.	
<p>3. Co-development: bring stakeholders with a variety of experiences, perspectives and knowledge together to answer the following questions:</p> <ul style="list-style-type: none">• What are we seeing and overlooking when exploring the context for intergenerational inequities in housing and wealth?• What patterns are emerging?• How can we approach this differently?• What are the potential solutions we can co-develop?• Where do each of these potential solutions fit within a basic housing policy framework?	
<p>4. Prototype, test, prioritize and refine solutions: run two 6-8 week sprint cycles to facilitate further work.</p> <ul style="list-style-type: none">• The first sprint will focus on prototyping and testing the validity of potential solutions to technical policy challenges, and will conclude by prioritizing a solution(s) of focus for further development• The second sprint will focus on refining the solution(s) of focus and on building out a roadmap to scale it up (see next activity)	
<p>5. Produce a draft roadmap: describing how to rapidly “scale up” the chosen solution(s) The roadmap will include:</p> <ul style="list-style-type: none">• Policy context: where the SOF sits within a basic housing policy framework• Supporting policies: identification of any concurrent policies that are seen as necessary to support the successful implementation of the SOF• Enabling values: identification of societal values/value shifts that are likely to underpin the successful implementation of the SOF• Implementation and milestones: the technical steps and basic milestones associated with implementing the SOF• Barriers to adoption: identification of technical, cultural and other barriers to adoption/scaling up the SOF <p>The target audience of the roadmap will be federal policymakers/agencies and expert stakeholders.</p>	
<p>6. Creation and dissemination of lab knowledge products, including but not limited to:</p> <ul style="list-style-type: none">• A problem brief (target audience = government and expert stakeholders)	Reference to or participation in political advocacy related activities regarding the scaling up of a solution including specific products and strategies related to political advocacy.

<ul style="list-style-type: none">• A policy brief describing the solution(s) of focus (target audience = government and expert stakeholders)• A social network map of key stakeholders (target audience = project participants and sponsors)• The roadmap for scaling up the solution(s) of focus (target audience = government and expert stakeholders)• A Knowledge Mobilization Outline to serve as the basis for follow-up projects - and associated fundraising - the aim of said projects being to build broad understanding of and support for the solution(s) of focus amongst key stakeholders and the general public, including by directly addressing barriers to adoption and by advancing enabling values (target audience = potential partners and funders of followup projects). <p>All knowledge products will be included in the final report for this project.</p>	
7. Evaluation of the pilot project approach: in order to develop a set of criteria, operating guidelines and administrative procedures.	

2.2 Milestones

Project Milestone	Description	Expected Date
1. Final Work plan for Collaborative Design Session	Partners will participate in 2-3 sponsor meetings to refine the work plan for the lab including confirming scope, stakeholders to invite to participate in the lab and timelines.	February-April 2020
2. Landscape Map	The discovery phase will produce a map of the current cultural, political and social landscape surrounding the housing crisis, to serve as an input into the Collaborative Development session, and will help answer questions such as: <ul style="list-style-type: none">- What do we know about the problem(s) causing intergenerational inequalities in housing and wealth?- What is unique about the problem we are trying to solve?- What don't we know?- What are the patterns that are emerging in the system?	February-April 2020
3. Collaborative Design Session Draft of potential solutions and identified priorities	Approximately 30-50 stakeholders will convene for a 2-3 day collaborative-design session. The purpose of the collaborative design session is to enable interactions outside of existing systemic silos to	May 2020

	uncover new insights and better solutions in a dynamic, iterative process.	
4. Prototyping - Sprint Cycle 1 completed Sprint Cycle 2 completed	<p>In the prototyping phase, we use momentum generated in the co-development session to support a sub-group of experts to flesh out the ideas proposed during the Collaborative Design Session. Activities include work rounds, nodding patterns (to exchange information) and documentation.</p> <p>Testing of and refinement of prototype(s) to develop a solution(s) of focus and a draft roadmap to implement/scale up the SOF that meets the needs of stakeholders.</p>	<p>Sprint Cycle 1: May/June 2020</p> <p>Sprint Cycle 2: Sept/October 2020</p>
5. Roadmap and Final lab meeting of all participants	<p>Activities at the meeting include:</p> <ul style="list-style-type: none"> - Results of Sprint Cycles - reporting out to Lab Participants, including both the process of selecting a policy/policies of focus and the details of the SOF - Presentation of draft roadmap for scaling up the SOF - Critical review - Revision to the solution(s), and the draft roadmap, in light of information capture - Finalize Roadmap 	October/November 2020
6. Creation and dissemination of lab knowledge products	<p>We build out a suite of knowledge products to communicate the results of the lab and to build stakeholder and public support for next steps.</p> <p>Please refer to the Project Boundaries table or the Deliverables section for more information on the specific knowledge products to be created over the course of this project.</p>	November 2020
7. Evaluation of the Pilot	Partners to provide feedback on the process, criteria and other relevant matters in order to inform the development of Guidelines and Procedures for a Formal Direct Labs Stream in the future.	February, 2021

2.3 Deliverables

Project Deliverable 1: [Definition Phase - Directed Lab Workplan]	
Lead responsible:	Generation Squeeze
Description:	Final Problem Statement to use with stakeholders, Project Critical Path/detailed work plan/work breakdown structure, Approach for Discovery phase
Acceptance Criteria:	CMHC/Generation Squeeze - Subject Matter Experts agree with problem statement
Due Date:	February 28, 2020
Project Deliverable 2: [Discovery Phase – Landscape Map]	

Lead responsible:	Generation Squeeze
Description:	Map of the current cultural, political and social landscape surrounding the housing crisis, especially as it shapes intergenerational wealth inequality
Acceptance Criteria:	CMHC/Generation Squeeze - Subject Matter Experts approve Landscape Map
Due Date:	May 29, 2020
Project Deliverable 3: [Co-Development Phase – Deliverables from the co-development event]	
Lead responsible:	Watershed Partners
Description:	<p>Lead the design of the facilitation of a 2-3 day Co-development session with support from project sponsor team.</p> <p>List of priority areas for further work development.</p> <p>Recorder Journal: to capture insights and facilitate group work in the room.</p> <p>Draft of a basic housing policy framework to better situate specific solutions</p> <p>Draft of potential solutions.</p>
Acceptance Criteria:	CMHC/Generation Squeeze- Subject Matter Experts receive list of priority areas, draft of a basic housing policy framework, and draft of potential solutions. Comments from SMEs are incorporated into the draft
Due Date:	May 29, 2020
Project Deliverable 4: [Prototype Phase – Draft Policy and Culture Change Innovations]	
Lead responsible:	Watershed Partners
Description:	<p>Testing of possible prototype solutions and refinement in order to select solution(s) of focus, and the development of a roadmap for scaling up the solution(s) of focus</p> <p>The first sprint cycle will deliver draft solution(s) of focus: i.e. prioritized policy and other innovations to address wealth and intergenerational inequities in housing, improving access to affordable housing for younger adults, while protecting our aging population..</p> <p>The second sprint cycle will deliver a draft roadmap to scale up/implement the chosen solution(s) of focus. knowledge dissemination strategy to increase awareness, capacity and uptake of the solution.</p>
Acceptance Criteria:	CMHC/Generation Squeeze- Subject Matter Experts receive the draft policy and culture-change innovations documents. Comments from SME's are incorporated into the document.
Due Date:	October 31, 2020
Project Deliverable 5: [Roadmap]	
Lead responsible:	Generation Squeeze
Description:	<p>Final report including:</p> <ul style="list-style-type: none"> - A problem brief - A policy brief describing the prototype policy solution(s) - A roadmap for scaling up/implementing the policy solution(s), including the five roadmap components identified in the Project Boundaries table (Section 2.1.2)

	<ul style="list-style-type: none"> - A knowledge mobilization outline to serve as the basis for follow up projects and associated fundraising - A social network map of key stakeholders
Acceptance Criteria:	CMHC/Generation Squeeze - Subject Matter Experts approval of Final Report and Roadmap.
Due Date:	November 27, 2020

2.4 Project Cost Estimate and Source of Funding

2.4.1 Project Cost Estimate

Budget Item	Estimated Costs Amount \$	Description of Cost (stakeholder travel, accommodation, event venue, project management, research, analysis, consulting/advice,)
Project Management and Coordination	Costs integrated in \$ values for each Stage	Project management, planning etc
Stage 1: Definition and Planning		Research, consulting/advice, and analysis
Stage 2: Discovery		Research and analysis including survey work
Stage 3: Co-Development		Delivery of co-development activities, consulting analysis and report writing.
Stage 4: Prototype - Two Sprint Cycles		Consulting and delivery of sprints, analysis and reporting
Stage 5: Roadmap - Knowledge Sharing and Next Steps		Planning, consulting, analysis and delivery, report development.
Stakeholder Travel, Facilities and accommodation etc		To cover expenses of stakeholders to attend and participate in lab workshops etc.
Total	\$250,000 (CMHC \$) \$40,000 (GS In-kind)	

2.4.2 Source of Funding

CMHC - NHS Solutions Labs Initiative: \$250,000.00 maximum

Generation Squeeze is estimating \$40,000 in in-kind contributions

2.5 Dependencies

Dependency Description	Critical Date	Contact
Not applicable		

2.6 Project Risks, Assumptions, and Constraints

2.6.1 Risks

No.	Risk Description	Probability (H/M/L)	Impact (H/M/L)	Risk Management Response
1	Delay in Timing	M	L	The project is scheduled to last for 10 months but is allowed up to 18 months to be completed. The Project Team will adjust timelines accordingly if necessary but will strive to stay on track with planned deliverables outlined in the charter.
2	Scope Creep	M	H	After certain Lab activities, there is the possibility that the scope will either expand or contract. The project team will endeavor to be clear to participants in lab activities of the scope and focus of the lab. In addition, the ability to accommodate changes to scope will be restricted by the budget. Project team will regularly review and re-prioritize tasks and timelines to adjust the scope of the project but will be bound by a limited budget of \$250,000 from CMHC.
3	External Forces	L	M	Some commentators are suggesting that areas of Canada are experiencing a housing bubble. If that “bubble” were to burst, and home values were to decline significantly over the period of this project, there would be fundamental shifts in context that would force a reinterpretation of some aspects of this project. However, even in this hypothetical and radical context, the main themes of the work would remain valuable. This is a risk to be aware of, but not actively manage unless it actually comes to pass.
4	Topic Sensitivity	M	M	The central topics of this lab (wealth, taxation and intergenerational equity/fairness) can be sensitive for both participants - depending on their personal circumstances and worldviews - and political representatives and civil servants (e.g. during the recent election, the mere prospect of adjusting taxation of housing wealth was used as a wedge issue by at least one party.) The risk of sensitivities inside and outside of the participant group will be mitigated through good facilitation and by communicating that this is part of a broader mission to explore all options to advance the NHS and address Canada’s housing crisis, guided by the best available evidence.
5	Difficulties Related to Policy Interdependence	H	M	New policy solution(s) are often associated with interdependent policies or policy adjustments to maximize the benefits of the solution(s) and to minimize the costs. The risk, related to Scope Creep, is that the project may not be able to accommodate all necessary exploration related to policy interdependence.

2.6.2 Assumptions

The following table lists the items that cannot be proven or demonstrated when this project charter was prepared, but they are taken into account to stabilize the project approach or planning.

No.	Assumptions
1	That the participant list is inclusive to ensure a wide range of views and positions on the subject of the lab and the lab has participation from those with lived experience.
2	That the lab will focus on the problem statement but will endeavour to ensure extraneous factors are considered with respect to the impact those factors have on the problem.
3	That all necessary stakeholders will agree to participate and act in good faith to solve the problem and develop a road map to scaling a preferred solution.
4	That there is a collective interest in the problem and developing a solution to this problem with the necessary stakeholders on all ends of the problem spectrum.

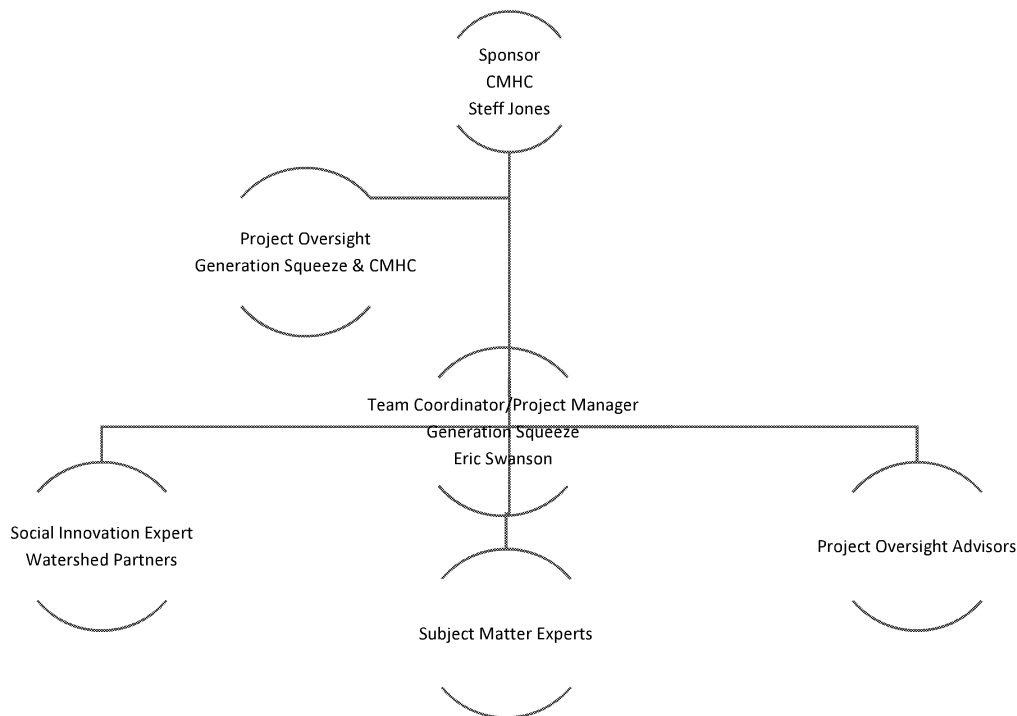
2.6.3 Constraints

The following table lists the conditional factors within which the project must operate or fit.

No.	Category	Constraints
1		Maximum contribution available from CMHC/NHS Solutions labs Initiative is \$250,000.00
2		A maximum time available for project completions is 18 months
3		Generation Squeeze will own knowledge but grant CMHC license to use knowledge, knowledge products and lessons learned in part or in whole in perpetuity (See contribution agreement)
4		Watershed intellectual property is confidential and any proprietary tools and methods used in the lab cannot not be shared and any description will require Watershed permission.

Section 3. Project Organization

3.1 Project Governance



3.2 Project Team Structure

3.3 Roles and Responsibilities

A contribution agreement between CMHC and Generation Squeeze will be signed that will describe the formal relationship as funder to proponent. It will also include project deliverables and reporting requirements and a financial disbursement schedule. The project charter establishes a reference point and understanding of the project team and plan in order to implement the solutions lab as partners. Oversight for meeting the project charter goals, deliverables and timelines will be jointly managed and subject to the satisfaction of Generation Squeeze and CMHC and as described in the contribution agreement. A Project Oversight Committee will have the responsibility to guide the project team in this regard. The following table provides the key roles and responsibilities of the Project Team. Project team participants can engage other resources as required to deliver the activities in the Charter. In the event other partners with financial contributions are secured, the necessary contractual paperwork will be signed between the relevant partner parties and revisions to the project charter will be made.

Project Role	Responsibilities	Assigned to
Project Sponsor	To provide strategic guidance and advice related to CHMC's interests including the solution, draft innovation criteria and the pilot directed lab approach, and the subsequent evaluation of the pilot. To authorize any amendments (additions or deletions) to the project Charter. To approve recommendations for formal Guidelines and Procedures for the 2020 Directed Stream.	Steffan Jones
Team Coordinator/Project Manager	To ensure the project charter deliverables, milestones and timelines are completed to the satisfaction of the project oversight committee. To convene project team meetings and distribute minutes and action items of those meetings. To manage reporting and invoicing of payments as per contribution agreement with CMHC. To manage payments to any sub-contractors related to the project (Facilities, consulting, travel etc). To participate directly in and support lab activities where identified and or appropriate.	Eric Swanson and Generation Squeeze team
Project Team Subject Matter Expert	To provide expert policy and program advice on the lab problem, and subsequent activities in order to achieve the respective objectives and desired solution as outlined in the project charter. To participate directly in and support lab activities where identified. To contribute to knowledge product development and progress reporting activities.	Paul Kershaw, Eric Swanson and Sutton Eaves Generation Squeeze
Project Team - Subject Matter Expert	To provide expert policy and program advice on the lab problem, and subsequent activities in order to achieve the respective objectives and desired solution as outlined in the project charter. To participate directly in and support lab activities where identified. To contribute to knowledge product development and progress reporting activities.	Kristjana Lopton CMHC
Project Team - Subject Matter Expert	To provide expert policy and program advice on the lab problem, and subsequent activities in order to achieve the respective objectives and desired solution as outlined in the project charter. To participate directly in and support lab activities where identified. To contribute to knowledge product development and progress reporting activities.	Michael Oram CMHC
Project Team Innovation Consultant	To provide expert advice on the design of the lab and deliver lab activities consistent with the Solution Lab innovation approach, methods and tools. To contribute to knowledge product development and progress reporting activities.	Charlie Ursell Watershed Partners
Project Team Innovation Consultant	To provide expert advice on the design of the lab and deliver lab activities consistent with the Solution Lab innovation approach, methods and tools. To contribute to knowledge product development and progress reporting activities.	Heather Lejeune Watershed Partners
Project Team Innovation Consultant	To provide expert advice on the design of the lab and deliver lab activities consistent with the Solution Lab innovation approach, methods and tools. To contribute to knowledge product development and progress reporting activities.	Sonia Chwalek Watershed Partners
Project Team Innovation Consultant	To provide expert advice on the design of the lab and deliver lab activities consistent with the Solution Lab innovation	Betty Dhamers

	approach, methods and tools. To contribute to knowledge product development and progress reporting activities.	Watershed Partners
Project Oversight	To provide overall guidance and feedback on the project in order to meet the project objectives. To participate directly in and support lab activities where identified. To contribute to and approve knowledge products and progress reports for submission to CMHC.	Paul Kershaw Generation Squeeze
Project Oversight	To support the team coordinator/project manager in their needs as it relates to their role and the project. To administer and process invoicing, confirmation of receipt of deliverables as expected, to keep records and support knowledge dissemination as required. To liaise with program evaluation staff and coordinate needs between evaluation staff and the project team. To provide overall guidance and feedback to the project team on the project objectives and pilot guidelines and procedures. To participate directly in and support lab activities where identified.	Andrew Cowan CMHC
Project Oversight	To provide overall guidance and feedback on the project in order to meet the project objectives. To participate directly in and support lab activities where identified. To contribute to and approve knowledge products and progress reports for submission to CMHC.	Bert Pereboom CMHC
Key Lab Participant Ex-officio Project Team member	To participate in key Lab activities and contribute to the development of knowledge products and reports as necessary. To attend any project team meetings as convenient and or desired.	Evan Siddall

Directed Solution Lab Stream

Background

- The National Housing Strategy (NHS), Solutions Labs funding provides housing stakeholders with funding to help solve complex and persistent housing problems and foster innovation in the housing sector.
- Solutions Labs co-develop innovative, bottom-up solutions to specific problems that have not been able to be solved using traditional approaches.
- The expectation is that lab participants tackle a problem through an innovation lens and use the methods and tools that have emerged from social innovation labs.
- The Solutions Lab approach includes defining the problem, developing ideas on prototype solutions, as well as experimenting on and testing solutions to develop a roadmap/blueprint for scaling the preferred solution.
- The Solutions Labs program has a number of funding streams for which it is responsible for delivering as set out in the 2017 Treasury Board submission.
- The “**Directed Solutions Labs**” stream will address and fund complex housing problems that are not addressed (gaps) through the “competitive open call” funding stream and that ***are of a high priority with respect to CMHC’s needs regarding the NHS.***
- CMHC will identify and prioritize affordable housing problems to fund and will seek out relevant partners, and deliver the Lab in order to develop a solution.
- The Directed Lab Partners will lead the delivery of the Lab along with a recommended innovation consultant that can assist in the design and delivery of lab activities to address the complexity of the problem and employ a social innovation lab approach. The process for approval for funding of a Directed Lab is:
 1. Fill out a project Rational Template (see below);
 2. CMHC will assess and compare the project rational to other possible identified priority housing problems for CMHC and make a decision on funding the Lab ;
 3. If a decision is to fund the lab, CMHC will work with its Partner to develop a project Charter that will identify scope of work, milestones, deliverables and roles and responsibilities;
 4. The final step is the signing of a contribution agreement that reflects the scope of work and deliverables outlined in the Project Charter.

Directed Solution Lab Stream

Directed Solutions Lab Project Rationale Template

1. What is the problem that will be addressed in an NHS Directed Solutions Lab?
2. Describe how the lab will contribute to NHS Priority Areas, Populations and Outcomes
3. Describe the potential Key Partners that are required in order to participate in the project and how they might contribute to a solution and subsequent scaling up the results of the lab.
4. Describe the Disruptive Impact possible or what the project will contribute to in moving toward a disruptive solution.
5. Describe the scaling potential across Canada.
6. Describe the projected timeline for the solution to be developed and scaled.
7. Describe the nature of sustained delivery of the solution and government's role.

Jean-Marc Hodgert

From: Andrew Cowan
Sent: June-16-20 9:32 AM
To: Khusrav DOD Sattarov
Subject: FW: Directed Solutions Lab: Project Charter Deliverable Updates
Attachments: Project Charter - Deliverable Edits June 2020.docx

FYI Dod, please adjust cash flow and dates for invoicing if you wish to discuss let me know.

AC

From: Andrew Cowan
Sent: June-16-20 9:30 AM
To: Sonia Chwalek <sonia.chwalek@watershed.co>; Eric Swanson <eric@gensqueeze.ca>
Cc: Eva Oloumi <eva.oloumi@watershed.co>; Steffan Jones <sjones@cmhc-schl.gc.ca>; Paul Kershaw <paul.kershaw@ubc.ca>; Charlie Ursell <charlie.ursell@watershed.co>
Subject: RE: Directed Solutions Lab: Project Charter Deliverable Updates

Hi Sonia, thanks again for the assistance in documenting revisions to the Project as part of the COVID pivot. We will address the revisions by simply putting a "note to file" with the word document you sent outlining the revisions. No need to revise the formal Charter.

Eric, we will adjust our administrative reminders regarding the timing of invoicing ect.

Looking forward to next steps.

AC

From: Andrew Cowan
Sent: June-11-20 10:13 AM
To: Sonia Chwalek <sonia.chwalek@watershed.co>
Cc: Eric Swanson <eric@gensqueeze.ca>; Eva Oloumi <eva.oloumi@watershed.co>
Subject: RE: Directed Solutions Lab: Project Charter Deliverable Updates

Thanks so much for this Sonia, I will take a look and get back to everyone if there are questions/concerns otherwise will move to make the changes and send out the the revised charter.

From: Sonia Chwalek <sonia.chwalek@watershed.co>
Sent: June-11-20 10:01 AM
To: Andrew Cowan <acowan@cmhc-schl.gc.ca>
Cc: Eric Swanson <eric@gensqueeze.ca>; Eva Oloumi <eva.oloumi@watershed.co>
Subject: Directed Solutions Lab: Project Charter Deliverable Updates

Hello Andrew,

As per our call, see attached the recommended amendments to the deliverables section of our project charter.

I connected with Eric, and given the revised design and participant journey, we are recommending removing the landscape map as a discrete deliverable. While we have done some initial stakeholder analysis, and may end up doing further mapping, it no longer looks to be a key milestone in our work.

Hope this is helpful. Let me know if you have any questions or concerns.

Thanks,

--

Sonia Chwalek

Senior Knowledge Worker

Watershed Partners

Toronto | Victoria | New York

A place to call home, or an investment vehicle?

Directed Solutions Lab Covid-19 Pivot

Covid-19 requires Solutions Lab to pivot...

Why to deliver?

Retain original motivation, but acknowledge Covid-19

How to deliver?

Shift from in person to online

When to deliver?

Ramp up in Fall, rather than in Spring

General reflections from CMHC colleagues

Specific questions for CMHC colleagues

Why deliver? Remember purpose

Before COVID-19, housing costs had shot higher than many could afford.

Why? In part, because we allowed them to, knowing many Canadians bank on profits from homeownership to secure their financial future and gain wealth.

But this bound us in a catch-22: the more we made homeownership profitable, the more we made housing unaffordable.

Why deliver? Acknowledge Covid

During the COVID-19 pandemic, our entire economy has been upended, our housing system has been hit with a massive shock, and no one knows where all of this will go.

But we do know this:

After COVID-19, if we want a future where all Canadians can afford a good home – including our kids and grandkids – we must unravel this preexisting catch-22.

We need to make it so that no Canadian relies on gains in housing wealth to feel secure, and we need to rethink the policies that – by encouraging the financialization of housing – push the cost to buy or rent a home even further out of reach.

Why deliver? Key question

How can we treat housing as a place to call home, rather than an investment vehicle?

Scope: Housing generates investment wealth in different ways. In this Lab, our focus will be on wealth generated by rising home values.

Why deliver? What's at stake?

If we don't solve this fundamental catch-22, we risk:

- x Allowing the affordability crisis to persist, or making it worse
- x Exacerbating inequality and social division between renters and owners, and young and old
- x Undermining Canada's fiscal capacity to pay for critical programs, including the COVID response

How to Deliver?

No in person meetings planned.

- ✓ Relying on online software: Zoom, Miro, and a Watershed software called Recoder.
- Short plenaries, primarily small group work.

How to Deliver?

Online engagement with multiple constituencies

1. Reps of housing ecosystem stakeholders
2. Participants attuned to power dynamics in Canada re class, race, gender, colonization, etc.
3. Reps of groups for which we want our “solution” on their radar – funders/influencers outside of housing
4. Experts on tax/fiscal policy related to wealth who will serve as “resources” performing policy development work guided by insights from 1-3. These experts span from “right to left” on the political spectrum.

How to Deliver?

Many will participate in four 4-hour sessions sequenced from September to January.

Opportunities for VIPs to contribute in <hour.

In response to group priorities that emerge in the 4-hour sessions, experts in tax/fiscal policy will do small group work to generate concrete options to explore in subsequent sessions.

When to Deliver?

Get research ethics approval, which is pre-requisite for inviting most people; translate invite → get our Lab in people's fall calendars asap.

Pilot some activities in June.

Refine over summer

Go live in September

Wrap up in January

All within the original scope of the Project Charter.

What are we piloting?

Online strategies for people to explore “mental models” about the catch-22?

1. Who is rich? Who is not?
2. What do we think if home prices rise, stay static, or fall? — as part of more & less pessimistic post-Covid scenarios.

Developing a 'game'

Groups of 6-8 are residents in different cities (Van, GTA, Montreal, Winnipeg, Halifax, Fredericton).

They take on roles to experience the evolution in incomes, home prices, rents, interest rates, and returns to the TSX starting in 1976, moving to today, and then into the future.

The cities need to raise \$1,000 for collective goods. Participants will:

- Negotiate who should contribute how much \$ to the \$1,000.
- Consider how their negotiations may influence home prices and rents in the future
- Consider how their views about “who should pay how much” change *if* future home prices rise, stall, drop moderately, or crash.

The 'game' results

Provide insights about values and principles to guide design of policy options to address the catch-22 – the more housing is profitable, the more it becomes unaffordable.

- Brainstorm policy concepts for consideration
- Expert resources translate priority concepts in to concrete options
- Broader group provides feedback about options
- Expert resources refine options in light of feedback
- Broader group(s) align with 'preferred' options
- Working group creates a roadmap to scale up the 'preferred' option(s). This roadmap is shared for feedback in January
- Lab ends!

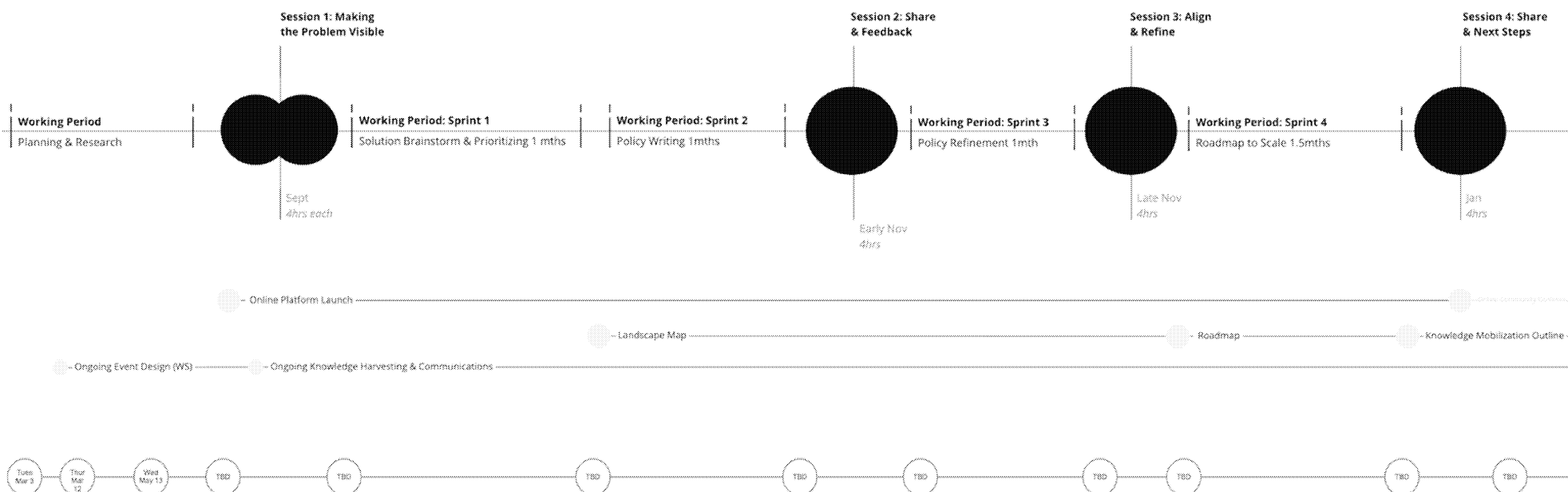
*Note: 'game' might be played without Watershed facilitation?

Not yet fully-baked idea:

Some elements of the “game” could be made available to people to “play” asynchronously, which would allow the Lab to scale up dramatically the amount of input we receive, especially from “regular Canadians.”

Perhaps some elements continue to exist after the Lab as part of the road map plan to mobilize public interest in scaling up the “preferred” solution....

A heads up for now. More serious consideration later.... Stay tuned



Specific questions for CMHC colleagues

1. CMHC comfort with the following language as PK aims to recruit other experts to serve as resources for Lab activities:
“I [PK] am leading the Solutions Lab in partnership with CMHC. This Solutions Lab is the first initiated by CMHC as part of its work to implement the National Housing Strategy. As such, the Lab provides participants direct access to thought leaders at the highest levels of CMHC.”
2. Beyond Steff, Michel, Andrew and Evan *for short periods*, does CMHC want other staff participation throughout the 4 hour sessions: eg. Aled ab Iorwerth; Gustavo Durango, Kristjana Loptson, Michael Oram. Any? None? Others?
Which CMHC colleagues should be “sounding boards” as policy ideas from concept to concrete options?
3. CMHC will still translate standard “invite language,” once approved by UBC Research Ethics Board.
4. Watershed proposes *Video with Evan and PK* to attract attention to the Lab that we will use to attract participants.
5. CMHC team members still open to sending some specific invites when the time is right?
6. Updates to Project Charter? Are any needed Andrew?



NHS Solutions Labs
CONTRIBUTION AGREEMENT
("Agreement")

THIS AGREEMENT made this JANUARY 13, 2020

BETWEEN

CANADA MORTGAGE AND HOUSING CORPORATION
("CMHC")

- AND -

ASSOCIATION FOR GENERATIONAL EQUITY (operating as GENERATION SQUEEZE)
("Recipient")

(Collectively referred to as the "Parties" and each individually a "Party" under this Agreement)

WHEREAS the Association for Generational Equity (Generation Squeeze) has been approved for funding under the National Housing Strategy – Solutions Labs pursuant to the Directed Solutions Lab Project Charter submitted to CMHC for any one or more of the projects or activities (the "Project") and certain eligible costs associated with this Project, as outlined in **Schedules A, B and C** of this Agreement;

NOW THEREFORE THIS AGREEMENT WITNESSETH that in consideration of the funding provided by CMHC, the Recipient covenants and agrees with CMHC as follows:

1. Term of Agreement.

This Agreement shall become effective on the latest date of signature by both parties and shall terminate on February 26, 2021. At CMHC's sole discretion and following the end of the Term, this Agreement may be extended in writing by CMHC. Collectively the Initial Term and any CMHC authorized extension shall constitute the "Term" of this Agreement.

2. Maximum Financial Liability.

The maximum contribution of CMHC under this Agreement is \$250,000.00 (the "Contribution"). The Recipient acknowledges and agrees that:

- (a) The Recipient's eligibility for the Contribution is conditional upon the Recipient's ongoing compliance with the terms and conditions set out under this Agreement;
- (b) The Recipient shall use the CMHC Contribution only for the approved Project activities described in **Schedule A** and is subject to the terms and conditions specified in **Schedule B** hereto attached;
- (c) The Contribution shall not be used to finance the Project prior to the Agreement being signed by both parties; and
- (d) The Recipient's eligibility for the Contribution does not constitute an assurance that the Project will be approved for other forms of CMHC or other federal assistance.

3. Other Funding

The Recipient warrants that all funding (cash and in-kind) identified by the Recipient in the Project Charter under the National Housing Strategy – Solutions Labs Directed Stream has been secured and available to the Recipient as of the execution of this Agreement. CMHC reserves the right to require the Recipient to provide compliance letters of any funding identified by the Recipient in its Application.

4. Project.

The Project activities, deliverables, outputs and knowledge products as outlined under **Schedule A** of this Agreement, shall be aligned with the National Housing Strategy Priority Areas or Populations and Desired Outcomes.

5. Reports.

The Recipient shall ensure Project reporting on activities, outputs, challenges and outcomes as described in **Schedule C**.

6. Role of CMHC.

CMHC is solely a financial contributor to the Project. CMHC and the Recipient are not in a partnership or joint venture as recognized in law. Any reference to partnership or the like as between CMHC and the Recipient is to connote a working relationship between the parties premised on collaboration and cooperation.

7. Publication & Announcements.

Release of Information regarding the Project shall proceed as follows:

- (a) The Recipient shall allow CMHC to use any information submitted or provided in connection with the Project in CMHC media releases, publications or other venues as deemed appropriate by CMHC;
- (b) The Recipient shall not publish, make public or announce the Contribution or Project prior to the CMHC or Government of Canada announcement or as otherwise authorized by CMHC in writing.

8. Acknowledgement of Contribution.

Where the Recipient plans to publish any reports and/or materials relating to the Project, the Recipient shall: (i) notify CMHC in writing of any such publication at least ten (10) business days prior to such publication, and (ii) if so requested by CMHC in writing, acknowledge CMHC's financial support of the Project in such publications in the following manner:

This project entitled "Wealth and the Problem of Housing Inequity across Generations in Canada" received funding from the National Housing Strategy under the NHS Solutions Labs, however, the views expressed are the personal views of the author and CMHC accepts no responsibility for them"

9. Intellectual Property.

All information and materials produced under this Agreement shall be the exclusive property of the Recipient and the Recipient shall have copyright therein. Subject to the terms and conditions of this Agreement, the Recipient hereby grants to CMHC a non-exclusive, perpetual, irrevocable, assignable, royalty-free sub-licensable license to use, make, have made, sell, offer for sale, and import the intellectual property worldwide, with the right to make such modifications as may be desirable for any purpose related to the current or future operation of CMHC. This licence so granted shall survive the termination of this Agreement.

10. Limitation of Liability & Indemnification.

CMHC, its officers, employees, directors, or agents shall not be liable for any damages, whether consequential, special, indirect, or incidental costs, expenses, or losses (including, without limitation, lost profits and opportunity costs). The provisions of this section shall apply regardless of the form of action, damage, claim, liability, cost, expense, or loss, whether in contract, statute, tort (including, without limitation, negligence), or otherwise. The Recipient agrees to indemnify and save harmless CMHC, its officers and employees against all claims demands, actions, suits or other proceedings of every nature and kind arising from or in consequence of the performance of this Agreement whether or not CMHC is named party in such actions, suits or proceedings.

11. Insurance Clauses:

At a minimum the recipient shall, at its own expense, procure and maintain or cause to be procured and maintained insurance coverage for the duration of this Contribution Agreement

A) Commercial General Liability Insurance.

The Recipient will provide and maintain Commercial General Liability insurance with an insurer licensed to do business in Canada with a limit of not less than \$5,000,000 per occurrence for bodily injury or damage to property including loss of use of such property. This policy shall include the following extensions:

- cross liability including severability of interest
- personal injury and advertising injury
- broad form property damage
- completed operations
- blanket contractual liability
- employers liability (or confirmation that all employees including sub-contractors and independent contractors are covered by Workers Compensation)
- non owned automobile liability
- Canada Mortgage and Housing Corporation to be added as additional insured.
- 30 days prior written notice of cancellation to CMHC's Specialist, Corporate Insurance, 700 Montréal Road, Ottawa, Ontario K1A 0P7
- contractors liability to include operations of independent contractors (if not provided then each subcontractor must provide a certificate of insurance confirming that they have liability insurance as detailed in the contribution agreement).
- infringement of property rights (trademark/copyright/plagiarism) and invasion of privacy

B) Workers Compensation.

The Recipient shall abide by the rules and regulations pursuant to the workmen's compensation laws of the province where the work is performed and shall ensure permitted subcontractors abide by same.

C) Professional (Errors & Omissions) Liability.

The Recipient will provide and maintain Professional Liability insurance with an insurer licensed to do business in Canada with a limit of not less than \$2,000,000. The policy will provide 30 days prior written notice of cancellation to CMHC's Specialist, Corporate Insurance, 700 Montréal Road, Ottawa, Ontario K1A 0P7. Coverage is to include Recipient and Recipient's employees and contract employees (if applicable) as named insured.

Other conditions.

If there are material changes in the scope of Services provided under this Agreement, CMHC may, request changes to the minimum insurance coverages set out above.

All insurance policies required to be maintained by the Recipient pursuant to this Section 11 shall be primary with respect to this Agreement and any valid and collectible insurance of CMHC shall be excess of Recipient's insurance and shall not contribute to it.

All Certificates of Insurance shall mention that insurers will provide CMHC with at least thirty (30) days' written notice prior to cancellation of any insurance referred to under this Section 11. In addition, the Recipient shall provide written notice to CMHC forthwith upon learning that an insurer described in this Section 11 intends to cancel, or intends to make or has made a material change to, any insurance referred to in this Section 11. A Certificate of Insurance meeting the above requirements shall be delivered to CMHC upon execution of this Agreement and for each renewal thereafter.

Without in any way restricting CMHC's direction to grant or withhold its consent to a request to subcontract pursuant to Section 11, the Recipient agrees that it shall contractually obligate any subcontractor or independent contractor retained in connection with this Agreement to maintain insurance against such risks and in such amounts that having regard to such subcontractor's or independent contractor's involvement in the provision of the Services could reasonably be expected to be carried by Persons acting prudently and in a similar business to that of such subcontractor or independent contractor.

It shall be the sole responsibility of the Recipient to decide whether or not any other insurance coverage, in addition to the insurance requirements stipulated herein, is necessary for its own protection or to fulfill its obligation under the contract. All insurance policies shall be provided and maintained by the Recipient at its own expense.

12. Records.

The Recipient will keep proper and detailed records and statements of account, including receipts, vouchers, invoices, and other documents related to the cost of carrying out the Project and:

- (a) shall permit CMHC, or its designated representative, to access such records and statements for audit and inspection purposes within ten (10) business days of such written request from CMHC;
- (b) shall keep such records available for seven (7) years following expiry of this Agreement.

13. Fraud, Misconduct, or Misrepresentation.

Notwithstanding this Agreement, if CMHC is of the opinion that there has been fraud, misconduct, or misrepresentation on the part of the Recipient or its representatives, then CMHC shall have the right to immediately terminate this Agreement and, all of the Contribution disbursed to the Recipient by CMHC shall be immediately repayable by the Recipient to CMHC. In the event that the Recipient is not a legal entity, the representatives of the Recipient signing this Agreement shall be liable to CMHC on a joint and several basis for the repayment of the Contribution.

14. Confidentiality.

For the purposes of this Agreement, "Confidential Information" includes, but is not limited to, any information that has been or will be disclosed in any form by one Party under this Agreement to the other Party. The Parties shall hold all Confidential Information in trust and in the strictest confidence, using efforts and a standard of care fully commensurate with those which the Parties employ for protection of their own confidential information and shall employ such precautions as are necessary to prevent unauthorized use, access to and disclosure of Confidential Information. Confidential Information may be disclosed by the Parties solely for the purposes of carrying out each Parties obligations under this Agreement and to the extent that such disclosure is required by court or regulatory order or as otherwise required by law or regulation, provided, however, that each Party shall notify the other Party immediately upon learning of the possibility of any such requirement in order to allow that Party a reasonable opportunity to contest or limit the scope of such required disclosure (including application for a protective order or other remedy). The Parties shall comply with all applicable legal requirements and, without limiting the generality of the foregoing, nothing in this Agreement shall be construed in a manner that would contravene the *Access to Information Act* (Canada) or the *Privacy Act* (Canada).

15. Termination.

- (1) CMHC may, by written notice to the Recipient (the “**Notice of Termination**”), immediately terminate this Agreement if:
 - (a) the Recipient has breached one or more of its obligations under this Agreement and has not remedied its obligations, to the sole satisfaction of CMHC, within thirty (30) calendar days of the date on which such breach occurred, or within any other timeframe that the Parties have agreed to in writing (as the case may be), or
 - (b) the Recipient has become bankrupt or insolvent, or is otherwise unable to meet its financial obligations, or
 - (c) the Project does not proceed in accordance with the Project Activity timelines in **Schedule A**.
- (2) Notwithstanding any other provision of this Agreement, CMHC may terminate this Agreement for any reason upon ten (10) calendar days’ written notice to the Recipient, including without limitation, if funding for the Program is no longer available due to no or insufficient appropriations by the Government of Canada. In such event, CMHC will advance funding for the invoices relating to the Project that have been completed up to the date of the Notice of Termination.
- (3) Upon termination of this Agreement by CMHC, CMHC will have no further liability of any kind to the Recipient and the Recipient shall return all of the Contribution paid to the Recipient by CMHC within thirty (30) calendar days of the date of the Notice of Termination.
- (4) Notwithstanding any other term or condition of this Agreement to the contrary, Section 9 (Intellectual Property), Section 10 (Limitation of Liability & Indemnification), Section 12 (Records) and Section 14 (Confidentiality) of this Agreement, and all other provisions of this Agreement necessary to give effect thereto, shall survive any expiry or termination of this Agreement.

16. Entire Agreement.

The Parties agree that Schedules A, B and C form a part of the Agreement and are of full force and effect for the entire Term of the Agreement. This Agreement contains all of the agreements and understandings between the Parties and no other representatives or warranties, verbal or otherwise, exist between the Parties. If any provision of the Agreement is held by a competent authority to be invalid, illegal or unenforceable for any reason, the remaining provisions of the Agreement and any Schedules attached hereto, will continue to be in full force and effect. The failure of CMHC to insist on strict compliance with one or more of the terms of the Agreement shall not constitute a waiver of CMHC's right to enforce those terms at a later date. No provision of this Agreement shall be deemed to have been waived as a result of a breach by either Party of the provisions of this Agreement, unless such waiver is in writing and signed by both Parties. For greater clarity, the written waiver by either Party of any breach of any provision of this Agreement by the other Party, shall not be deemed a waiver of such provision for any subsequent breach of the same or any other provision of the Agreement.

17. Binding Agreement.

This Agreement shall be binding upon and shall ensure to the benefit of the Parties hereto and their respective successors and assignors. This Agreement may not be assigned by the Recipient without the prior written consent of CMHC. Any amendment to this Agreement must be provided and approved by CMHC in writing.

18. No use of Name or Logo.

It is agreed that the Recipient will make no use whatsoever of the name, logo or initials of CMHC or of NHS branding without the express written consent of CMHC, in which case the Recipient is required to follow CMHC and NHS Brand Guidelines.

19. Conflict of Interest.

The Recipient shall avoid any conflict of interest during the Term of this Agreement and shall immediately declare any existing, potential or apparent conflict and shall, upon direction of CMHC, take steps to eliminate any conflict, or perception of a conflict of interest. In the event that a conflict of interest, real or perceived, cannot be resolved to the satisfaction of CMHC, CMHC shall have the right to immediately terminate this Agreement, and all of the Contribution disbursed to the Recipient by CMHC shall be immediately repayable by the Recipient to CMHC.

20. House of Commons.

No member of the House of Commons shall be admitted to any share or part of the Agreement or to any benefit arising therefrom.

21. Governing Law and Jurisdiction.

This Agreement is made under, and will be governed by and construed in accordance with the laws of the province or territory in which the Project is located in Canada. The courts of such jurisdiction shall exclusively hear any dispute related to the validity, interpretation or performance of this Agreement.

22. Notice.

Delivery of notice under this Agreement shall be effective three (3) days after posting by regular mail, or on the day following transmission by fax or e-mail, to the Parties at the following addresses:

CMHC
Off. of the Sr. V.-P., Policy & Innovation
700 Montreal Road,
Ottawa, ON, K1A 0P7
acowan@cmhc-schl.gc.ca

Generation Squeeze
C/O Eric Swanson, Co-Executive Director
1274 Centre Rd, Victoria BC, Canada
V8T 1K3

23. No Disbursement Prior to the Signing of the Agreement.

The Contribution shall not be disbursed until a copy of this Agreement is signed by the Recipient and delivered to CMHC, as described in **Schedule B**.

24. Force majeure.

In the event that a Party is prevented from fulfilling its obligations under the terms of the Agreement by a force majeure or act of God (an event or effect that cannot be reasonably anticipated or controlled), the impacted Party shall notify the other Party in writing as soon as reasonably possible. The written notice shall be sent by registered mail and shall outline the circumstances that constitute a force majeure or an act of God, which may include, but are not limited to, war, serious public disturbances, impediments arising from orders or prohibitions of public authority, actions of public enemies, strikes, lockouts and other labour disputes, riots, flooding, hurricane, fire, explosion or any other natural disasters over which the Party has no reasonable control.

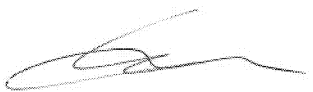
25. Compliance with Laws.

The Recipient shall discharge its obligations under this Agreement in compliance with all Applicable Law during the Term of this Agreement.

IN WITNESS WHEREOF the Parties hereto have duly executed this Agreement.

Generation Squeeze

Signature:



Eric Swanson, Co-Executive Director

Witness:



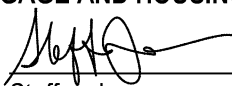
Sutton Eaves, Co-Executive Director

Date: JAN 6 2020

I have the authority to bind the Recipient.

CANADA MORTGAGE AND HOUSING CORPORATION

Signature:



Steffan Jones
VP, Innovation, Innovation

Date: January 30, 2020

I have the authority to bind the Corporation.

Schedule A

Project Deliverable 1: [Definition Phase - Directed Lab Workplan]	
Lead responsible:	Generation Squeeze
Description:	Final Problem Statement to use with stakeholders, Project Critical Path/detailed work plan/work breakdown structure, Approach for Discovery phase
Acceptance Criteria:	CMHC/Generation Squeeze - Subject Matter Experts agree with problem statement
Due Date:	February 28, 2020
Project Deliverable 2: [Discovery Phase – Landscape Map]	
Lead responsible:	Generation Squeeze
Description:	Map of the current cultural, political and social landscape surrounding the housing crisis, especially as it shapes intergenerational wealth inequality
Acceptance Criteria:	CMHC/Generation Squeeze - Subject Matter Experts approve Landscape Map
Due Date:	May 29, 2020
Project Deliverable 3: [Co-Development Phase – Deliverables from the co-development event]	
Lead responsible:	Watershed Partners
Description:	Lead the design of the facilitation of a 2-3 day Co-development session with support from project sponsor team. List of priority areas for further work development. Recorder Journal: to capture insights and facilitate group work in the room. Draft of a basic housing policy framework to better situate specific solutions Draft of potential solutions.
Acceptance Criteria:	CMHC/Generation Squeeze- Subject Matter Experts receive list of priority areas, draft of a basic housing policy framework, and draft of potential solutions. Comments from SMEs are incorporated into the draft
Due Date:	May 29, 2020
Project Deliverable 4: [Prototype Phase – Draft Policy and Culture Change Innovations]	
Lead responsible:	Watershed Partners
Description:	Testing of possible prototype solutions and refinement in order to select solution(s) of focus, and the development of a roadmap for scaling up the solution(s) of focus The first sprint cycle will deliver draft solution(s) of focus: i.e. prioritized policy and other innovations to address wealth and intergenerational inequities in housing, improving access to affordable housing for younger adults, while protecting our aging population. The second sprint cycle will deliver a draft roadmap to scale up/implement the chosen solution(s) of focus. knowledge dissemination strategy to increase awareness, capacity and uptake of the solution.
Acceptance Criteria:	CMHC/Generation Squeeze- Subject Matter Experts receive the draft policy and culture-change innovations documents. Comments from SME’s are incorporated into the document.
Due Date:	October 31, 2020
Project Deliverable 5: [Roadmap]	
Lead responsible:	Generation Squeeze
Description:	Final Lab report including: <ul style="list-style-type: none">- A problem brief- A policy brief describing the prototype policy solution(s)- A roadmap for scaling up/implementing the policy solution(s), including the five roadmap components identified in the Project Boundaries table (Section 2.1.2)

	<ul style="list-style-type: none">- A knowledge mobilization outline to serve as the basis for follow up projects and associated fundraising- A social network map of key stakeholders
Acceptance Criteria:	CMHC/Generation Squeeze - Subject Matter Experts approval of Final Report and Roadmap.
Due Date:	November 27, 2020

Schedule B

1. CMHC Contribution disbursement

The Recipient agrees that the CMHC Contribution will be disbursed as specified below upon proof of the successful completion of activities, outputs and deliverables as described in Schedule A and reports described in Schedule C:

- (a) CMHC will advance (\$115, 0000) of the total contribution as per signature of the Contribution Agreement by both parties;
- (b) Upon receipt of proof of outputs and deliverables for Phases 1,2 and 3 by June 15, 2020 to the satisfaction of CMHC and receipt of a numbered invoice with references to CMHC file numbers and subjects CMHC will disburse \$ (\$60,000);
- (c) Upon receipt of proof of outputs and deliverables for Phases 4 and 5 by December 15, 2020 to the satisfaction of CMHC and receipt of a numbered invoice with references to CMHC file numbers and subjects CMHC will disburse \$ (\$50, 000);
- (d) within ten (10) calendar days of the end of the Term of this Agreement, February 26, 2021, the Recipient shall have completed and invoiced the remaining costs of the Project;
- (e) CMHC will hold (\$25,000) of the funding contribution, to be released upon submission of the Project Final Report using the reporting requirements described in (Schedule C) and to CMHC's satisfaction.

2. Other Funding

Pursuant section 3 of the Contribution Agreement, the Recipient warrants that the following funding (cash or in-kind) has been secured and is available to the Recipient as of the execution of this Agreement: \$40,000.

Schedule C

REPORTING

The Recipient will keep all records with respect to the Project including but not limited to statements of monitoring tools, participants lists, surveys, and other documents related to results and reporting on the Eligible Activities listed in schedule A for seven (7) years following expiry of this Agreement (the "Records"). The recipient shall at all times, permit CMHC or a designated representative to access the Records as well as the project team, partners and clients for the purpose of monitoring and performance evaluation.

Subject to no more than 3 months after completion of Phase 5 by February 26, 2021, the Recipient shall provide CMHC with a final report, The final Solutions Labs (SL) project report (supplemented with visual aids including photographs, digital images, graphs, charts, figures and other illustrations). The report will summarize and document the overall SL project from project design and implementation to completion including:

Final Report Template:

1. Name of Lead Organization
2. Contact Name, phone number, email and address
3. List of organizations and individuals engaged and or participating in Lab activities end events
4. Knowledge dissemination activities
5. Knowledge products created (Append actual products)
6. Knowledge dissemination results (type and number of audiences reached by product and activity);
7. Key findings in Road Map (Append Road Map)
8. Lessons learned throughout the project (Failures and successes, what would you do differently);
9. Next steps to implement the Road Map including the identification of any opportunities and or remaining barriers. Identification of any necessary funding to implement the Road Map including accessing and applying to other CMHC funding if relevant;
10. Anticipated Impacts – in comparison to those initially submitted in the application and discuss any changes and why they changed
11. Replication and uptake potential and additional steps/needs for success

Note: CMHC may wish to undertake additional analysis 1 to 3 years post project closure to determine the realized impact of the project and contribution to the NHS Priorities and outcomes. Additional funding up to a maximum of \$10,000 could be made available to assist in preparing any such supplemental report if and when required.